

**LOAN GIVEN BY PUBLIC SECTOR
BANKS IN UTTAR PRADESH**

1501. SHRI PRABHU DAYAL KATHERIA :

SHRI CHETAN P. S.
CHAUHAN :

Will the Minister of FINANCE be pleased to state :

(a) the details of deposits made in public sector banks and loans given by them in Uttar Pradesh during the last three years, year-wise, till date, district-wise and bank-wise;

(b) whether the amount of loans given was far less than the amount of deposits;

(c) if so, the reasons therefor;

(d) whether the Government have received any complaints in regard to disbursement of loans during the above period; and

(e) if so, the details thereof and the action taken by the Government thereon ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The district-wise figures of deposits and advances for Uttar Pradesh of all scheduled commercial banks as on the last Friday of March, 1989, March 1990 and December 1990 (latest available) are given below in the Statement. Reserve Bank of India (RBI) has reported that the

above district-wise figures, bank-wise are not available.

(b) and (c) The entire deposits mobilised by the commercial banks are not available for lending. The credit-deposit ratio for all banks in the country was 65% as on March 1989. For the State of Uttar Pradesh, this ratio was 47%. The credit-deposit ratio is not the sole indicator of Economic Development of a particular State/Region. The actual level of credit in relation to locally mobilised deposits in a particular State or Region depends upon the credit absorption capacity of the State/Region which in turn is determined and influenced by factors such as development of infrastructural facilities. Nevertheless the banks have been advised to ensure that wide regional disparities among various States in credit deployment are avoided and effective steps are taken to increase flow of credit to all productive and identified viable proposals in deficient areas. With the introduction of service area approach, it is expected that C : D. ratio in Uttar Pradesh will improve further.

(d) and (e) Representation received from individuals generally relate to non-sanction of loans, delay in disbursement of loans, requests for write off or remission of dues, rescheduling of repayment etc. Such representations from individuals are referred to the concerned authorities for necessary corrective action. Measures are taken by banks with a view to providing necessary redressal to the complainant.

STATEMENT

-DISTRICT-WISE DEPOSITS & ADVANCES OF ALL SCHEDULED COMMERCIAL BANKS IN UTTAR PRADESH FOR THE YEARS ENDING MARCH, 1989, MARCH, 1990 & DEC. 1990.

Districts	Deposits			Advances		
	March 1989	March 1990	Dec. 1990	March 1989	March 1990	Dec. 1990
(1)	(2)	(3)	(4)	(5)	(6)	(7)
(Rs. in Crores)						
1. Agra	614.32	630.02	671.20	307.54	322.99	324.90
2. Aligarh	326.20	374.56	418.13	144.02	169.68	166.44
3. Allahabad	688.36	829.91	876.19	234.99	267.49	278.23
4. Almorā	91.81	112.43	122.84	22.05	26.55	28.97

(1)	(2)	(3)	(4)	(5)	(6)	(7)
5. Azamgarh	304.95	263.35	291.48	98.84	81.01	84.52
6. Bahraich	104.70	132.03	138.57	62.08	76.36	73.88
7. Ballia	212.23	251.85	272.87	58.48	69.79	72.47
8. Banda	74.33	90.60	98.57	34.69	40.71	40.97
9. Barabanki	103.24	132.45	145.02	48.14	58.27	56.71
10. Bareilly	292.67	345.40	364.06	107.47	130.60	141.54
11. Basti	186.07	166.53	185.48	76.37	71.77	68.80
12. Bijnor	197.16	229.84	250.76	98.24	104.37	94.07
13. Budaun	95.38	114.28	120.72	55.13	65.24	69.00
14. Bulandshahar	264.40	302.26	328.64	102.18	121.54	118.56
15. Chamoli	32.20	41.54	48.30	5.00	6.72	8.01
16. Dehradun	531.27	579.05	650.08	134.38	158.99	151.36
17. Deoria	246.29	306.53	326.73	101.72	109.71	106.82
18. Etah	111.59	133.94	145.47	55.91	69.99	70.05
19. Etawah	140.66	158.55	172.81	53.23	62.06	62.88
20. Faizabad	236.74	278.30	311.42	87.11	100.64	102.01
21. Farrukhabad	164.03	188.34	210.71	99.36	111.32	113.77
22. Fatehpur	83.25	99.47	109.58	38.15	42.41	45.59
23. Ferozabad	—	150.47	162.55	—	64.42	80.98
24. Garhwal	98.45	127.81	139.13	18.29	20.86	22.72
25. Gaziabad	670.80	914.17	978.04	415.16	545.04	582.29
26. Ghazipur	191.36	236.42	263.80	68.78	74.96	77.84
27. Gonda	156.70	200.51	221.42	83.83	86.26	79.13
28. Gorakhpur	468.80	569.61	606.69	166.01	177.94	169.85
29. Hamirpur	74.45	92.37	119.89	39.09	38.01	43.73
30. Hardoi	108.65	135.88	144.96	51.33	61.86	63.65
31. Haridwar	—	307.14	317.12	—	104.04	95.41
32. Jalaun	83.27	99.91	110.46	39.89	50.16	52.68
33. Jaunpur	246.56	310.34	340.42	64.64	77.90	81.85
34. Jhansi	201.06	218.79	246.54	62.48	71.81	76.75
35. Kanpur City	1259.45	1384.48	1456.88	793.23	965.19	1041.33
36. Kanpur Dehat	84.84	102.42	115.04	52.73	61.88	62.07
37. Lakhimpur Kheri	127.75	154.51	154.30	83.34	106.75	103.34
38. Lalitpur	50.57	50.51	50.93	21.39	25.56	23.92
39. Lucknow	1450.64	1738.92	1728.45	777.40	946.27	910.86
40. Mainpuri	125.39	95.00	97.89	61.61	42.67	42.45
41. Mathura	206.94	242.83	268.57	96.42	105.44	107.40
42. Mau	—	130.35	141.57	—	36.92	39.92
43. Meerut	584.80	702.20	759.56	284.13	316.07	389.19
44. Mirzapur	270.13	156.01	172.80	171.62	88.20	92.93
45. Muradabad	377.24	442.37	476.48	238.66	270.12	257.14
46. Muzaffar Nagar	335.01	409.23	411.29	160.86	193.33	193.66
47. Nainital	300.68	361.68	354.85	163.55	185.98	194.27
48. Pilibhit	79.37	93.96	95.62	54.33	61.56	54.57
49. Pithora Garh	48.36	57.50	63.06	13.74	15.66	17.52
50. Partapgarh	120.84	148.90	176.01	35.20	44.41	47.40
51. Rae Bareli	130.16	169.55	165.46	73.39	90.61	89.47
52. Rampur	84.94	98.70	104.76	73.61	83.91	84.07
53. Saharanpur	530.52	328.25	339.79	219.40	167.41	174.76
54. Shahjahanpur	110.50	137.18	142.27	67.70	73.18	73.83
55. Siddharthanagar	—	69.04	80.54	—	22.58	23.92

(1)	(2)	(3)	(4)	(5)	(6)	(7)
56. Sitapur	138.01	169.44	205.84	70.38	79.91	77.76
57. Sonbhadra	—	146.23	159.05	—	120.11	132.73
58. Sultanpur	162.68	190.56	238.70	98.89	132.19	107.35
59. Tehri Garhwal	54.05	67.02	79.14	11.12	12.94	14.10
60. Unnao	127.53	156.16	180.50	41.81	49.41	52.23
61. Uttar Kashi	15.80	18.39	19.16	4.77	5.81	6.03
62. Varanasi	807.06	956.63	1048.56	350.49	423.38	451.84

[English]

EXTENSION OF CASH COMPENSATORY SCHEME FOR EXPORTS TO SOVIET UNION

1502. SHRIMATI SUMITRA MAHAJAN:

SHRI MAHESH KUMAR KANODIA :

SHRI BALRAJ PASSI :

Will the Minister of COMMERCE be pleased to state :

(a) whether the Federation of Indian Exporters Organisation has requested the Government for extension of Cash Compensatory Scheme facility to exporters of tea, jute, pharmaceuticals, chemicals and engineering goods to Soviet Union for a period of six months;

(b) if so, the details thereof; and

(c) the reaction of the Government thereto ?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM): (a) to (c) The Federation of Indian Export Organisations has requested the Government for making suitable transitional arrangements, particularly for exporters of commodities like jute, tea, chemicals, pharmaceuticals, engineering goods who have drawn their bills in rupees while exporting to hard currency areas and to USSR to enable them to fulfil the contracts in hand and to get adequate time to adjust themselves to new policy requirements. CCS was suspended with effect from 3rd July 1991 as a part of a package of trade policy reform measures. Subsequently, in his Budget Speech, Finance Minister announced the abolition of CCS w.e.f. 3-7-1991.

EQUAL SHARE TO WIFE IN HUSBAND'S WEALTH AND INCOME

1503. SHRIMATI SUMITRA MAHAJAN:

SHRI MAHESH KUMAR KANODIA :

SHRI RAMESH CHAND TOMAR :

SHRI VIRENDRA SINGH :

SHRI DATTATRAYA BANDARU :

SHRI BHAGWAN SHANDER RAWAT :

Will the Minister of LAW, JUSTICE AND COMPANY AFFAIRS be pleased to state :

(a) whether the Government have received a number of representations to make the wife equal sharer in the husband's wealth and income;

(b) if so, whether the Union Government propose to bring forward legislation to effect the necessary changes in the Hindu Law; and

(c) if so, by when and if not the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS AND MINISTER OF STATE IN THE MINISTRY OF LAW, JUSTICE AND COMPANY AFFAIRS (SHRI RANGARAJAN KUMARAMANGALAM): (a) to (c) Suggestions to make the wife equal Co-sharer in the husband's wealth and income are being made to the Government from certain quarters. However, the matter requires an indepth study and broader consensus before it is taken up by the Government for consideration.